

EXHIBIT A



www.ocwen.com

August 9, 2012

Robert Gacuta
3920 Dundee Rd
Northbrook, IL 60062

NOTICE OF ASSIGNMENT, SALE OR TRANSFER OF SERVICING RIGHTS

OCWEN LOAN #: 7130563187
PROPERTY ADDRESS: 850 Keystone Circle
Northbrook, IL 60062

Dear Borrower(s):

Ocwen Loan Servicing, LLC ("Ocwen") would like to welcome you as a new customer. In accordance with Section 6 of the Real Estate Settlement Procedures Act ("RESPA") (12 U.S.C. Section 2605), we are informing you that effective August 1, 2012, the servicing of your mortgage loan, that is the right to collect payments from you, will be assigned, sold and/or transferred from Bank of America, N.A. to Ocwen. Except in limited circumstances, the law requires that your new Servicer must send you notice no later than 15 days after this effective date. The assignment, sale, or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Your Prior Servicer is Bank of America, N.A.. If you have questions relating to the transfer of servicing from your Prior Servicer, please call Bank of America, N.A. Customer Care Center, Monday through Friday, between 7:00 AM am and 7:00 PM pm PST at (800) 669-6607. This is a toll-free telephone number.

Your new Servicer will be Ocwen. The business address for your new Servicer is set forth in the paragraph below. The toll-free telephone number for your new Servicer is (800) 746-2936. If you have any questions, please contact Ocwen's Customer Care Center, Monday through Friday between 8:00 am ET to 9:00 pm ET, Saturday 8:00 am ET to 5:00 pm ET or Sunday Noon ET till 9:00 pm ET. Information concerning Ocwen and your mortgage loan may also be found online at www.ocwen.com.

Effective August 1, 2012 please direct your monthly mortgage payments to your new Servicer, Ocwen. Bank of America, N.A. will stop accepting payments from you on July 31, 2012. Please send all payments due on or after that date to Ocwen at the payment address indicated below: **If you use a Bill Pay Service, you will also need to inform them of this new payment address.**

For Western Union Quick Collect users, you can find the location nearest to you by calling 1-800-238-5772 or visiting www.westernunion.com and clicking on "Find a Location". At the location, please pay to name "OCWEN" and provide the loan number.

PAYMENTS

Ocwen Loan Servicing, LLC
P.O. Box 6440
Carol Stream, IL 60197-6440

CORRESPONDENCE

Ocwen Loan servicing, LLC
Attn: Customer Care Center
P.O. Box 24738
West Palm Beach, FL 33416-4738

Please note that payments sent to any other location will cause a delay in posting. Payments and correspondence sent to Ocwen should include your new Ocwen Loan Number, as shown above. For your convenience, we have included a temporary payment coupon on the other side of this letter.

Additionally, it is important to contact your insurance agency to ensure that (i) Ocwen receives proof of hazard insurance (with flood and/or windstorm coverage, as applicable) on your property and (ii) Ocwen is named as the beneficiary in the Mortgagee Clause of your policy. If your mortgage payment includes escrow for taxes or insurance, please take the necessary steps to have all future bills forwarded to:

INSURANCE

Ocwen Loan Servicing, LLC
ISAOA
P. O. Box 6723
Springfield, OH 45501-6723

PROPERTY TAXES

Ocwen Loan Servicing, LLC
Attn: Tax Department
P.O. Box 24665
West Palm Beach, FL 33416-4665
Phone: (800) 746-2936

You may also forward evidence of insurance or insurance bills via fax or e-mail to Ocwen:

Toll Free Fax: (888) 882-1816

E-mail: updateinsuranceinfo@ocwen.com

Should you have questions about your insurance, please feel free to call our Insurance Center toll-free at (866) 825-9265.

Ocwen Loan Servicing, LLC is a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

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